

# **EXHIBIT 6**

# American Contractors Indemnity Company

April 15, 1999

California Department of Insurance  
Rate Regulation Division  
45 Freemont Street, 23<sup>rd</sup> Floor  
San Francisco, California 94105

**Re: American Contractors Indemnity Company NAIC #10216**  
**Filing = Manual Page COURT-BAIL BONDS**

Dear Commissioner:

American Contractors Indemnity Company respectfully submits for approval: Manuel Page revision of Bail Bonds 04/16/99 REV. from the last approval manual page 95-4409.

This filing comes as the direct result of a Rate and Underwriting Examination conducted during this last quarter of the year. In order to implement our agreement with the California Insurance Department's Senior Investigator/Examiner Mr. Michael McCallister, we clarified our manual page.

American Contractors Indemnity Company's rate and underwriting criteria for Bail Bonds, relies on applicants character, credit, individual history and factors of credit worthiness. We believe since our 1995 approval of our tiered structure, the public has been offered rates in the market place that are not inadequate, excessive or unfairly discriminatory. Except for the enclosed Manuel Page it does not replace a previously filed page.

The required filing forms, duplicate copies and a postage paid envelope are enclosed. Your consideration and approval is appreciated. If you have any questions, please call me at 1-800-486-6695.

Respectfully,



Carol Takahashi  
State Regulations/Compliance

RATE FILING BUREAU—SF

APR 21 1999

STATE OF CALIFORNIA  
DEPARTMENT OF INSURANCE

CC: Andy Faust, President  
Scott Anschultz, V.P., Bail Division  
Mike Holbrook, Counsel

**RATE MANUAL**  
**COURT BONDS-JUDICIAL PROCEEDINGS**  
**BAIL BONDS RATES**

**PREFERRED**

**8% OF PENAL AMOUNT PLUS \$15.00**

ONLY BONDS OF THIRTY THOUSAND DOLLARS PENAL AND LARGER QUALIFY FOR THIS RATE AND REQUIRES FULL CASH COLLATERAL OR IT'S EQUIVALENT OR REAL PROPERTY WITH AN EQUITY OF NO LESS THAN 150% OF THE PENAL AMOUNT (WITH ALL OWNERS OF RECORD SIGNED AND NOTARIZED ON SHORT FORM DEED OF TRUST AND DEED MUST BE RECORDED WITH APPLICABLE COUNTY RECORDER.). FULL PREMIUM MUST BE PAID AT THE TIME OF EXECUTION OF BOND.

**HIGH RISK**

**15% OF PENAL AMOUNT PLUS \$15.00**

WILL BE CHARGED WITH SINGLE INDEMNITOR, SIGNATURE ONLY. ONLY BONDS WITH PENAL AMOUNT OF \$10,000.00 AND LESS QUALIFY FOR THIS RATE. EXECUTION OF BOND DISCRETIONARY WITH UNDERWRITER.

**STANDARD**

**10% OF PENAL PLUS \$15.00**

ANY BOND THAT DOES NOT QUALIFY FOR HIGH RISK OR PREFERRED RATES SHALL BE UNDERWRITTEN AT THE **STANDARD** RATE.

**MINIMUM PREMIUM**

A MINIMUM PREMIUM OF \$50.00 + \$15.00 SHALL BE CHARGED ON ANY BOND WITH A PENAL AMOUNT BELOW \$499.99.